

Debtor 1 MELISSA A. CARRICATO

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Western District of Pennsylvania
(State)

Case Number: 15-23104CMB

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: JPMORGAN CHASE BANK Court claim no. (if known): 1

Last 4 digits of any number you use to identify the debtor's account 7 0 8 2

Property Address: 308 EMERSON ST
VANDERGRIFF PA 15690

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>6,103.27</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>6,103.27</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>6,103.27</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$532.79

The next postpetition payment is due on

9 / 1 / 2020
MM / DD / YYYY

☐ Mortgage is paid directly by the debtor(s).

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Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 09/09/2020

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **MELISSA A. CARRICATO**
Name

Case number (if known) **15-23104CMB**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
02/23/2018	1071103	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	326.19
03/28/2018	1074293	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	145.26
04/24/2018	1077533	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	145.80
05/25/2018	1080787	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	313.46
08/28/2018	1090365	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	661.55
09/25/2018	1093503	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	319.16
10/29/2018	1096746	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	310.86
11/27/2018	1099886	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	143.38
01/25/2019	1106207	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	286.76
02/25/2019	1109457	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	143.38
03/25/2019	1112740	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	309.98
04/26/2019	1116041	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	309.98
05/24/2019	1119439	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	150.38
07/29/2019	1126280	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	479.52
08/27/2019	1129747	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	155.98
10/24/2019	1136385	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	468.08
11/25/2019	1139851	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	146.90
01/28/2020	1146698	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	265.89
02/25/2020	1150225	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	231.46
03/23/2020	1153706	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	311.15
04/27/2020	1157163	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	293.06
05/26/2020	1160504	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	111.93
06/26/2020	1163633	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	73.16
				<u>6,103.27</u>

MORTGAGE REGULAR PAYMENT (Part 3)

11/24/2015	0968877	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	495.65
12/22/2015	0972888	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	399.21
01/26/2016	0976940	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	499.01
02/24/2016	0980878	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	399.21
03/28/2016	0984922	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	499.01
04/22/2016	0989129	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	434.05
05/24/2016	0993085	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	434.50
06/27/2016	1001850	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	543.12
07/26/2016	1005821	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	434.50
08/26/2016	1009815	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	582.05
09/27/2016	1013838	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	494.87
10/26/2016	1017715	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	515.56
11/21/2016	1021032	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	403.18
12/21/2016	1024331	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	694.41
01/27/2017	1027793	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	860.28
02/24/2017	1031211	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	460.87
03/28/2017	1034646	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	784.15
04/21/2017	1037942	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	478.15
05/25/2017	1041222	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	717.38
06/27/2017	1044589	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	663.14
07/25/2017	1047905	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	569.15
08/25/2017	1051235	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	608.75
09/26/2017	1054560	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	786.07
10/25/2017	1057924	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	637.20
11/21/2017	1061199	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	654.79
12/21/2017	1064485	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	664.92
01/25/2018	1067919	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	809.20
02/23/2018	1071103	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.94
03/28/2018	1074293	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.94
04/24/2018	1077533	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.94
05/25/2018	1080787	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.94
06/22/2018	1083939	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	171.31
07/26/2018	1087145	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	516.78
08/28/2018	1090365	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	874.45
09/25/2018	1093503	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
10/29/2018	1096746	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
11/27/2018	1099886	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02

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Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</u>				
12/21/2018	1103001	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	499.80
01/25/2019	1106207	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	546.24
02/25/2019	1109457	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
03/25/2019	1112740	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
04/26/2019	1116041	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
05/24/2019	1119439	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
06/25/2019	1122835	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	505.05
07/29/2019	1126280	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	540.99
08/27/2019	1129747	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
09/24/2019	1133060	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	509.25
10/24/2019	1136385	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	536.79
11/25/2019	1139851	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	523.02
12/23/2019	1143243	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	502.44
01/28/2020	1146698	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	572.91
02/25/2020	1150225	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
03/23/2020	1153706	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
04/27/2020	1157163	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
05/26/2020	1160504	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
06/26/2020	1163633	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
07/29/2020	1166763	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	532.79
08/25/2020	1169838	JPMORGAN CHASE BANK	AMOUNTS DISBURSED TO CREDITOR	168.24
				<u>31,466.31</u>

CERTIFICATE OF SERVICE

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

MELISSA A. CARRICATO
C/O LAWRENCE W WILLIS ESQ
WILLIS & ASSOCIATES
2017 PENN CENTER BLVD STE 400
PITTSBURGH, PA 15235

LAWRENCE W WILLIS ESQ
WILLIS & ASSOCIATES
201 PENN CENTER BLVD STE 310
PITTSBURGH, PA 15235

JPMORGAN CHASE BANK
ATTN BANKRUPTCY PAYMENT PRCSNG
3415 VISION DR
COLUMBUS, OH 43219

CHASE RECORDS CENTER**
ATTN: CORRESPONDENCE MAIL
MAIL CODE LA4-5555
700 KANSAS LN
MONROE, LA 71203

SHAPIRO & DENARDO LLC*
3600 HORIZON DR STE 150
KING OF PRUSSIA, PA 19406

9/9/20

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee